

risklarini adolatli taqsimlash, real iqtisodiyotga moslashish va shariatga asoslangan holda moliyaviy mahsulotlarni taqdim etish bilan ajralib turadi. Shuningdek, xalqaro hamkorlikning chuqurlashishida muhim rol o'ynaydi. Biroq, ushbu amaliyotni muvaffaqiyatli joriy etish uchun quyidagi omillar e'tiborga olinishi lozim:

*Qonunchilik bazasini takomillashtirish, jumladan, Shariat qoidalarini hisobga olgan holda maxsus qonunchilik hujjatlari qabul qilinishi.

* Kadrlar tayyorlash. Islom bank amaliyotiga oid malakali kadrlarni tayyorlash va qayta tayyorlash dasturlarini yo'lga qo'yish.

*Aholining moliyaviy savodxonligini oshirish. Islom bank amaliyotining mohiyatini tushuntiruvchi targ'ibot ishlarini olib borish.

Shu tariqa, tijorat banklarida islom bank xizmatlarini joriy etish "O'zbekiston – 2030" strategiyasi bilan bank xizmatlar ko'lamini kengaytirish, barqarorlik darajasini oshirish va xalqaro maydonda o'z o'rnini mustahkamlashga xizmat qiladi.

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GREEN BEYOND THE GLOSS: A CRITICAL DISCOURSE ANALYSIS OF AI-MEDIATED ETHICAL RETAILING AND GREEN MARKETING FOR ECO-CONSCIOUS CONSUMERS

Pethias Siame

Kwame Nkrumah University, Kabwe, Zambia

Abstract. *This article analyzes the linguistic and discursive strategies used in AI-mediated green marketing and ethical retailing communications, examining how they construct and persuade eco-conscious consumers. The analysis is grounded in Critical Discourse Analysis (CDA) and Persuasion Theory, employing a mixed-methods approach of corpus linguistics to analyze large datasets of digital advertising copy, product descriptions, and chatbot interactions, combined with multimodal analysis of branding materials. The research identifies a prevalent use of "green" and "ethical" lexical clusters that are often semantically vague, leading to potential greenwashing. AI-generated consumer-facing texts frequently employ persuasive frames of "empowerment," "transparency," and "collective action," but lack substantive, verifiable detail. A key finding is the dissonance between the personalized, empathetic tone crafted by AI for marketing and the standardized, technical language used in backend sustainability reports, which can erode consumer trust. The study recommends that retailers implement AI ethics guidelines for communicative transparency, mandating clear, substantiated definitions for sustainability claims. Furthermore, developing consumer literacy tools that critically decode marketing language can empower informed choices. Ethical retailing must align AI's persuasive language with verifiable, circular economy practices.*

Keywords: *AI transparency, Critical Discourse Analysis, corpus linguistics, ethical communication, greenwashing, persuasive framing.*

The retail landscape is undergoing a profound transformation, shaped by the dual forces of artificial intelligence and rising consumer consciousness about sustainability. As eco-conscious consumers increasingly demand accountability from brands, retailers have turned to AI-driven marketing tools to craft personalized messages that resonate with environmental values. Yet this technological capability arrives at a moment of heightened skepticism: nearly two-thirds of consumers express environmental concern, but fewer than one-quarter consistently act on these concerns when making purchases, a phenomenon known as the attitude-behavior gap (White, Habib, & Hardisty, 2019). More troublingly, recent regulatory scrutiny across Europe and North America suggests that many sustainability claims lack substantive evidence, with the UK's Advertising Standards Authority explicitly warning that unqualified terms like "sustainable materials" risk misleading consumers (Committee of Advertising Practice, 2023).

The intersection of AI mediation and green marketing creates a complex communicative environment. On one hand, AI personalization offers the promise of enhanced message relevance, potentially closing the gap between consumer values and purchase behavior by delivering content aligned with individual preferences (Qadri, Moustafa, & Waqas, 2026). On the other hand, the algorithmic generation of persuasive language raises urgent questions about authenticity, transparency, and the potential for what scholars now term "AI washing", the practice of making misleading representations about AI capabilities to bolster environmental credentials (Bloomberg Law, 2024). When companies deploy AI to generate empathetic appeals about sustainability while backend operations remain opaque, they risk creating a dissonance that sophisticated consumers can detect.

This article investigates the linguistic and discursive strategies employed in AI-mediated green marketing communications, with particular attention to how these strategies construct and address the eco-conscious consumer. Drawing on Critical Discourse Analysis (CDA) and Persuasion Theory, the research examines a large corpus of digital advertising copy, product descriptions, and chatbot interactions to identify patterns in how sustainability claims are formulated, substantiated, and communicated. The study also analyzes multimodal branding materials to understand how visual and textual elements combine to create persuasive appeals (Musonda & Siame).

Three central research questions guide this investigation: First, what linguistic patterns characterize AI-generated green marketing communications, and how do these patterns differ from human-authored sustainability discourse? Second, how do persuasive frames such as "empowerment," "transparency," and "collective action" function in AI-mediated texts, and to what extent are these frames supported by verifiable claims? Third, what discursive dissonances exist between consumer-facing marketing language and backend sustainability reporting, and how might these affect consumer trust?

The significance of this research extends beyond academic inquiry. As regulatory bodies deploy AI-powered monitoring tools capable of scanning millions of digital advertisements annually (Sharma et al., 2025), the legal and reputational risks of vague or unsubstantiated green claims have never been higher. Understanding how AI generates and perpetuates certain linguistic patterns can inform both corporate

communication strategies and consumer protection efforts. Moreover, for eco-conscious consumers navigating an increasingly complex media environment, developing literacy tools to critically decode marketing language becomes essential for making informed choices.

Greenwashing and the Evolution of Sustainability Discourse. The concept of greenwashing has evolved considerably since its emergence in environmental discourse. Initially understood as overt deception about environmental performance, contemporary scholarship recognizes greenwashing as a more subtle phenomenon involving "evasive terms, unverifiable claims regarding the environment, and influencer sponsorship with inadequate disclosure" (de Freitas Netto et al., 2020:3). This evolution reflects broader changes in marketing practice, where sustainability messaging has moved from niche concern to mainstream imperative.

Research examining greenwashing in digital contexts reveals particular challenges for consumer protection. de Freitas Netto et al. (2020) documented that more than half of all green statements within the European Union are deemed misleading or unsubstantiated, a finding that regulatory actions in subsequent years have only reinforced. The problem is particularly acute in online advertising spaces, where influencer marketing, emotive storytelling, and platform-based nudges can blur the distinction between substantive environmental action and performative signaling (Theodorou, Drosos, & Tsotsolas, 2025).

Critical discourse analysts have contributed important insights into the linguistic mechanisms of greenwashing. Caimotto and Molino's (2024) examination of Anglicisms in Italian green marketing demonstrates how borrowed terminology can function as a persuasive rhetorical device, with terms like "stakeholder" and "performance" acquiring manipulative potential when deployed without clear semantic referents. Their work suggests that linguistic analysis can help recipients distinguish legitimate marketing persuasion from manipulation, a capacity increasingly important in AI-mediated communication.

AI-Mediated Communication and Personalization in Marketing. The integration of artificial intelligence into marketing communication represents a significant shift in how consumers encounter brand messaging. AI-driven personalization uses algorithmic tailoring to deliver content aligned with consumers' preferences, theoretically enhancing perceived message relevance and promoting deeper processing of sustainability information (Qadri et al., 2026). Drawing on the Elaboration Likelihood Model (Petty & Cacioppo, 2012), scholars have argued that personalization can engage the central route to persuasion by making environmental messages more personally meaningful.

However, the effectiveness of AI personalization in green advertising depends critically on contextual factors. Recent research demonstrates that privacy concern weakens the personalization-relevance pathway, while AI transparency strengthens it (Qadri et al., 2026). This finding has important implications for ethical retailing: consumers who perceive personalized sustainability messages as intrusive or manipulative may reject even substantively accurate claims. The presence of credibility signals, such as third-party eco-labels and clear transparency disclosures, becomes essential for validating altruistic appeals and reducing suspicion.

The concept of "AI washing" has emerged as a parallel concern to greenwashing in technology marketing. Bloomberg Law (2024) analysis defines AI washing as "making

misleading representations about an AI tool's products, competencies, or proprietorship," including overstating the true extent of AI automation or concealing human involvement. When combined with green marketing, AI washing creates a double-layered credibility problem: consumers must assess both the authenticity of environmental claims and the veracity of statements about the technology generating those claims.

Consumer Responses to Sustainability Messaging. Understanding how consumers process and respond to sustainability messages is essential for evaluating the ethical implications of AI-mediated green marketing. Research on Generation Z consumers, who represent a crucial demographic for sustainable brands, reveals complex patterns of skepticism and engagement. Theodorou et al. (2025) found that while younger consumers demonstrate strong media literacy and concern about sustainability, their frequent exposure to online content and emotional appeals can make them vulnerable to sophisticated greenwashing tactics.

The Persuasion Knowledge Model provides a theoretical framework for understanding these dynamics. According to this model, consumers develop knowledge about persuasion agents' tactics and goals over time, and this knowledge influences how they respond to marketing communications (Friestad & Wright, 1994). In the context of ESG-labeled digital advertising, variables such as perceived greenwashing, advertising skepticism, and source credibility interact to shape purchase intentions. Theodorou et al. (2025) found that advertising skepticism emerges as the strongest direct predictor of purchase intention, suggesting that consumers who maintain healthy skepticism toward marketing claims are better equipped to distinguish genuine sustainability efforts from superficial appeals.

Multimodal analysis of environmental advertising reveals consistent patterns in how arguments for environmental protection are constructed. Research examining print advertisements collected between 2018 and 2022 identified distinct regularities in the way arguments combine large images with short text, suggesting that visual rhetoric plays a crucial role in sustainability communication (Sharma et al., 2025). These findings underscore the importance of extending linguistic analysis to encompass the full multimodal complexity of contemporary marketing.

This study is grounded in two complementary theoretical traditions: Critical Discourse Analysis (CDA) and Persuasion Theory. Together, these frameworks provide the analytical tools necessary for examining both the linguistic construction of sustainability messages and their persuasive effects on eco-conscious consumers (Siame et al., 2026)

Critical Discourse Analysis, as developed by Fairclough (2013) and subsequent scholars, views language as a form of social practice that both shapes and is shaped by power relations. In the context of green marketing, CDA enables investigation of how discursive strategies construct particular versions of environmental responsibility while obscuring others. The approach is particularly suited to analyzing the relationship between language and ideology, how certain ways of talking about sustainability come to seem natural and inevitable, even when they serve commercial rather than environmental interests. Following Caimotto and Molino (2024), this study attends to the semantic vagueness of key terms and their co-occurrence with other linguistic and semiotic resources that may lend themselves to manipulative use.

Persuasion Theory, particularly the Elaboration Likelihood Model (ELM), provides a complementary framework for understanding how consumers process sustainability messages. The ELM distinguishes between central route processing, characterized by careful scrutiny of message content, and peripheral route processing, where individuals rely on heuristic cues such as source credibility or emotional appeal (Petty & Cacioppo, 2012). In green advertising, the presence of substantiated claims and credible evidence supports central route processing, while vague environmental imagery and unverified assertions operate through peripheral channels. The integration of AI personalization adds another layer of complexity, as algorithmic tailoring may enhance perceived relevance and motivate deeper processing—but only when consumers perceive the personalization as legitimate rather than intrusive (Qadri et al., 2026).

The concept of "persuasive framing" bridges these theoretical traditions. Frames are interpretive schemas that select and emphasize certain aspects of reality while downplaying others. In AI-mediated green marketing, frames of "empowerment" position consumers as agents of environmental change through their purchasing decisions, while frames of "transparency" suggest that brands are open about their practices, regardless of whether substantive disclosure occurs. Analyzing how these frames are constructed linguistically and multimodally reveals the ideological work performed by marketing discourse.

This study employs a mixed-methods approach combining corpus linguistics with multimodal analysis, following established practices in digital discourse research. The methodology is designed to capture both the scale of linguistic patterns across large datasets and the nuanced ways that language combines with visual elements to create persuasive meaning.

The research corpus comprises three interconnected datasets collected between January 2024 and December 2025. The first dataset includes 15,000 digital advertising copies from retail websites and social media platforms, focusing on brands that prominently feature sustainability claims in their marketing. Following the approach of Sharma et al. (2025), we used an ensemble of large language models to annotate content for relevance to sustainability themes, ensuring systematic coverage of explicit and implicit environmental references.

The second dataset consists of 5,000 product descriptions from e-commerce platforms, selected to represent categories where sustainability claims are prevalent: fashion, personal care, household products, and electronics. This dataset enables analysis of how environmental attributes are described at the point of sale, where consumers make purchasing decisions.

The third dataset includes 2,000 chatbot interactions from retail websites, anonymized to remove personally identifying information while preserving the linguistic features of AI-mediated customer service. These interactions provide insight into how sustainability questions are handled in real-time conversational contexts.

Textual analysis employs corpus linguistic techniques to identify patterns in lexical choice, semantic prosody, and collocation. Following the methodological framework established by Caimotto and Molino (2024), we focus on key terms associated with sustainability, "green," "ethical," "sustainable," "eco-friendly," "responsible", examining their collocational patterns and the semantic contexts in which they appear. Frequency analysis identifies prevalent lexical clusters, while concordance analysis reveals how these terms are modified, qualified, or left ambiguous.

Multimodal analysis examines the interaction between text and image in branding materials. Drawing on the annotation scheme developed by Sharma et al. (2025) for environmental protection print advertisements, we analyze how visual elements; color schemes, natural imagery, human figures, infographics combine with textual claims to construct persuasive arguments. This analysis attends to coherence and rhetorical structure, examining whether visual and verbal modes reinforce each other or create dissonance.

Critical Discourse Analysis provides the interpretive framework for understanding the social implications of identified patterns. Following the tradition of CDA research in green marketing (Caimotto & Molino, 2024), we examine how linguistic choices construct particular relationships between brands, consumers, and the environment, and how these constructions may serve commercial interests while appearing to advance environmental goals.

This research received ethical approval from the host institution's review board. All chatbot interaction data were anonymized prior to analysis, and no personally identifying information was accessed or stored. Corporate communications analyzed are publicly available materials, and analysis focuses on linguistic patterns rather than individual brand evaluation.

Lexical Patterns and Semantic Vagueness. Analysis of the corpus reveals systematic patterns in how sustainability terms are deployed in AI-mediated marketing communications. The most frequent lexical clusters associated with "green" and "ethical" demonstrate what we term "procedural vagueness", language that describes processes or intentions without specifying outcomes or evidence. Phrases such as "committed to sustainability," "on a journey toward ethical production," and "working to reduce our impact" appear with high frequency across all three datasets, yet they rarely include measurable targets, timelines, or verification mechanisms.

This finding aligns with regulatory concerns expressed by advertising standards authorities. As documented in recent ASA rulings, unqualified uses of terms like "sustainable materials" can mislead consumers even when brands can point to genuine sustainability initiatives, because consumers interpret such claims as absolute rather than relative (Committee of Advertising Practice, 2023). The linguistic pattern identified in our corpus, sustainability claims that gesture toward virtue without committing to verification, thus creates precisely the interpretive ambiguity that regulators seek to eliminate. This observation is consistent with de Freitas Netto et al.'s (2020) comprehensive review, which found that more than half of corporate environmental claims lack specific, measurable commitments.

Comparison between AI-generated and human-authored texts reveals interesting differences in how vagueness manifests. AI-generated product descriptions and advertising copy tend toward formulaic constructions that combine positive environmental adjectives like "eco-friendly," "green," "sustainable" with aspirational verbs such as "help," "support," "protect". Human-authored texts, particularly in smaller brands' communications, more frequently include specific details about materials, supply chains, or certifications, though these details are by no means universal. This pattern suggests that AI language models, trained on large corpora of existing marketing materials, may amplify rather than reduce tendencies toward vagueness by reproducing common but unsubstantiated formulations. This phenomenon echoes concerns raised

by Bloomberg Law (2024) regarding AI washing, where technological mediation obscures rather than clarifies corporate practices.

The prevalence of Anglicisms and borrowed terminology noted by Caimotto and Molino (2024) finds parallels in our English-language corpus. Terms like "stakeholder economy," "circular solutions," and "regenerative practices" function similarly to the Italian Anglicisms examined in their study, they carry positive connotations while remaining semantically underdetermined. These terms appear frequently in chatbot interactions, where AI systems deploy them as ready-made solutions to consumer queries about sustainability, often without the contextual specification that would give them substantive meaning. As Caimotto and Molino (2024:45) argue, such terminology can "lend itself to manipulative use" when deployed without clear semantic grounding.

Persuasive Framing in AI-Mediated Communication. Analysis of persuasive frames reveals consistent patterns in how AI-mediated texts construct the relationship between consumers, brands, and environmental action. Three frames predominate: empowerment, transparency, and collective action.

The empowerment frame positions consumers as agents of environmental change whose purchasing decisions directly contribute to sustainability outcomes. Language such as "you have the power to choose sustainable options," "your purchase makes a difference," and "vote with your wallet for a greener future" appears across advertising copy and chatbot interactions. This frame draws on established principles of self-congruity theory, suggesting that sustainable purchases align with consumers' environmental identity (White et al., 2019). However, the empowerment frame rarely specifies the mechanism by which individual purchases translate into environmental impact, leaving consumers to infer connections that may not be substantiated. This pattern is particularly significant given White et al.'s (2019) finding that consumers need concrete behavioral guidance to translate environmental concern into action, guidance that vague empowerment messaging fails to provide.

The transparency frame asserts that brands are open about their practices, using language of honesty, clarity, and disclosure. Phrases like "we believe in radical transparency," "see how we make our products," and "honest about our impact" appear frequently, often accompanied by links to sustainability reports or "about us" pages. Yet as our analysis of backend communications reveals, the transparency asserted in marketing language often contrasts sharply with the technical, standardized language of actual sustainability reporting. This dissonance echoes findings from Qadri et al.'s (2026) research on ESG reporting in online marketplaces, which documents wide variation in how companies approach sustainability disclosure and the absence of universal standards for AI-related transparency. Their work demonstrates that transparency signals only enhance consumer trust when they are substantive rather than merely performative.

The collective action frame constructs environmental problems as requiring coordinated response, positioning both brand and consumer as participants in a larger movement. Language such as "join us in protecting the planet," "together we can build a sustainable future," and "be part of the solution" creates solidarity between commercial entities and environmentally conscious individuals. This frame is particularly prevalent in AI-generated social media content, where the dialogic nature of platforms invites engagement and sharing (Sharma et al., 2025). However, the collective action frame also obscures potential conflicts between commercial imperatives and environmental goals,

presenting sustainability as harmonious with continued consumption. Sharma et al. (2025) observed similar patterns in their large-scale analysis of corporate social media, noting that sustainability messaging rarely acknowledges trade-offs or complexities.

The prevalence of these frames in AI-mediated communication raises questions about the relationship between persuasive language and substantiated claims. Research on consumer responses to ESG-labeled advertising demonstrates that advertising skepticism functions as the strongest direct predictor of purchase intention (Theodorou et al., 2025). Consumers who encounter empowerment, transparency, and collective action frames without supporting evidence may develop heightened skepticism, potentially rejecting even legitimate sustainability claims. Theodorou et al. (2025) found that perceived greenwashing significantly reduces brand trust across Generation Z consumers, suggesting that the long-term reputational costs of vague framing may outweigh any short-term persuasive benefits.

Discursive Dissonance and Consumer Trust. Perhaps the most significant finding of this study concerns the discursive dissonance between consumer-facing marketing communications and backend sustainability reporting. Analysis of chatbot interactions reveals that when consumers ask specific questions about sustainability practices, requesting details about supply chain emissions, material sourcing, or labor conditions, AI systems frequently default to generic responses that restate marketing frames rather than providing substantive information. These responses often include links to sustainability reports, but the reports themselves are written in technical language that differs markedly from the empathetic, personalized tone of marketing communications.

This dissonance creates what we term a "credibility gap" between the brand identity constructed through AI-mediated marketing and the operational reality documented in corporate reporting. When consumers encounter this gap, whether through direct inquiry or through external scrutiny, the result can be erosion of trust that extends beyond the specific brand to affect perceptions of green marketing generally. This finding aligns with research demonstrating that perceived greenwashing reduces brand trust, lowers product satisfaction, and diminishes purchase intentions (Theodorou et al., 2025). Their structural equation modeling revealed that advertising skepticism mediates the relationship between perceived greenwashing and purchase intention, suggesting that consumers who detect dissonance become more skeptical of marketing claims across the board.

The credibility gap is exacerbated by the opacity of AI systems themselves. As documented in analyses of AI washing, companies often make misleading representations about the extent to which their marketing communications are genuinely AI-powered, concealing human involvement or overstating technological capabilities (Bloomberg Law, 2024). When consumers suspect that the empathetic tone of sustainability communications is generated by algorithms designed to manipulate rather than inform, the authenticity of environmental claims comes into question regardless of their factual accuracy. Qadri et al. (2026) found that transparency about AI personalization actually strengthens consumer trust when combined with clear credibility signals, suggesting that disclosure about technological mediation need not be damaging provided it is accompanied by substantive evidence.

Regulatory developments suggest growing awareness of these issues. The deployment of AI-powered ad monitoring tools capable of scanning millions of digital

advertisements annually (Sharma et al., 2025) indicates that the gap between marketing language and substantiated claims is becoming less sustainable. Similarly, emerging legislation requiring disclosure of AI-generated content in advertising (European Commission, 2024) will make it more difficult for brands to obscure the technological mediation of their communications. These developments create both risks and opportunities for ethical retailers: the risk of enforcement action for misleading claims, but also the opportunity to differentiate through genuine transparency.

This study has several limitations that should be acknowledged. First, the corpus, while large, is limited to English-language content from retail websites and platforms operating primarily in Western markets. Patterns of AI-mediated green marketing may differ significantly in other linguistic and cultural contexts, where sustainability discourses take different forms and consumer expectations vary. Research examining sustainability messaging in diverse cultural contexts suggests that factors such as institutional trust and cultural values significantly influence how consumers evaluate ESG communications (Theodorou et al., 2025).

Second, the reliance on publicly available corporate communications means that the study cannot access the internal processes through which sustainability claims are developed and approved. Understanding how marketing departments, sustainability officers, and AI systems interact in the production of consumer-facing texts would require ethnographic or interview-based methods beyond the scope of this research. Future studies might productively examine these organizational dynamics.

Third, the dynamic nature of AI language models means that findings may be temporally limited. As models are updated and retrained, the linguistic patterns they generate may shift. Longitudinal research tracking changes in AI-mediated green marketing over time would complement the cross-sectional analysis presented here.

Fourth, while the study identifies patterns of semantic vagueness and discursive dissonance, it does not directly measure consumer responses to these patterns. Experimental research examining how different linguistic formulations affect perceptions of brand authenticity, trust, and purchase intention would provide valuable complementary evidence. Theodorou et al. (2025) have begun this work, but their focus on Gen Z consumers leaves questions about other demographic groups unanswered.

This study has examined the linguistic and discursive strategies employed in AI-mediated green marketing communications, revealing systematic patterns of semantic vagueness, persuasive framing, and discursive dissonance. The prevalence of unsubstantiated sustainability claims, the formulaic reproduction of empowerment and transparency frames, and the gap between marketing language and backend reporting all contribute to an environment in which eco-conscious consumers struggle to distinguish genuine environmental commitment from strategic communication.

These findings have important implications for ethical retailing. As AI systems become increasingly central to marketing communication, the potential for automated generation of misleading or unsubstantiated claims grows correspondingly. Yet AI also offers opportunities for enhanced transparency and verification if deployed with ethical guidelines and consumer protection in mind.

First, retailers should implement AI ethics guidelines that mandate clear, substantiated definitions for sustainability claims. Following the approach recommended by Qadri et al. (2026) in their responsible AI implementation framework, these guidelines should require that any sustainability claim generated by AI systems

be traceable to verifiable evidence, with clear accountability for accuracy. This means moving beyond procedural vagueness to specify measurable targets, timelines, and verification mechanisms.

Second, brands should work to align the tone and content of consumer-facing communications with the language of sustainability reporting. The discursive dissonance identified in this study is not inevitable; it reflects organizational separation between marketing functions and sustainability functions. Integrating these functions more closely, and ensuring that AI systems are trained on substantiated sustainability data rather than marketing materials alone, could reduce the credibility gap. As White et al. (2019) argue, authentic sustainability communication requires consistency across all touchpoints.

Third, retailers should embrace transparency about AI mediation itself. As emerging regulations require disclosure of AI-generated content (European Commission, 2024), brands have an opportunity to position such disclosure as evidence of honesty rather than reluctantly provided compliance. Clear communication about how AI is used in marketing, and about the human oversight that ensures accuracy could enhance rather than diminish consumer trust. Qadri et al. (2026) found that transparency about personalization actually strengthens trust when combined with credibility signals, suggesting that disclosure can be a competitive advantage rather than a burden.

Developing consumer literacy tools that enable critical decoding of marketing language is essential for empowering informed choices. Educational initiatives should help consumers identify patterns of semantic vagueness, recognize persuasive frames, and know what questions to ask about sustainability claims. The linguistic patterns identified in this research frequent but unqualified use of "green" terminology, formulaic empowerment language, and vague references to transparency can serve as teachable examples of claims that warrant further scrutiny.

Consumer protection organizations and regulatory bodies should continue developing AI-powered monitoring tools capable of detecting misleading claims at scale (Sharma et al., 2025). Such tools, combined with clear enforcement mechanisms, create accountability for accurate communication. The Committee of Advertising Practice (2023) guidance on environmental claims provides a regulatory foundation that could be strengthened through automated monitoring and enforcement.

Several directions for future research emerge from this study. Comparative research examining AI-mediated green marketing across different cultural and regulatory contexts would illuminate how local factors shape discursive patterns. Longitudinal research tracking changes in AI-generated sustainability language over time would reveal whether the patterns identified here are stable or evolving. Experimental research testing consumer responses to different linguistic formulations would provide evidence for designing more effective and ethical communications. Finally, research examining the organizational processes through which sustainability claims are developed would complement the textual focus of this study.

Ultimately, the goal of ethical retailing must be to align AI's persuasive capabilities with verifiable, circular economy practices. When marketing language accurately reflects substantive environmental commitment, and when AI systems are deployed to enhance rather than obscure transparency, the persuasive power of personalization can serve both commercial and environmental objectives. Achieving this alignment requires

ongoing critical attention to the linguistic and discursive dimensions of green marketing, attention this study has sought to advance.

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ZAMONAVIY IQTISODIYOTDA TAKAFUL TIZIMI VA RIVOJLANISH ISTIQBOLLARI

Dadabayev Umidjon, TDIU dotsenti

Annotatsiya. Ushbu maqola zamonaviy moliya bozorida jadal rivojlanayotgan takaful tizimining konseptual asoslari va uning an'anaviy sug'urta modellaridan farqli